

<b>Information to identify the case:</b>			
Debtor 1:	Melanie S Chavez--Parham		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	25-11772-VFP		
	Social Security number or ITIN:	xxx-xx-7802	
	EIN:	--	
	Social Security number or ITIN:	----	
	EIN:	--	
	Date case filed for chapter:	13	2/21/25

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Melanie S Chavez--Parham	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	4702 Meadowview Avenue North Bergen, NJ 07047	
<b>4. Debtor's attorney</b> Name and address	Nicholas Fitzgerald Fitzgerald & Associates, Attorneys At Law 649 Newark Avenue Jersey City, NJ 07306	Contact phone 201-533-1100 Email: fitz2law@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Marie--Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 www.magtrustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a>	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 973-645-4764 Date: 2/22/25

**For more information, see page 2**



In re:  
Melanie S Chavez-Parham  
Debtor

Case No. 25-11772-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 24, 2025

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2025:**

Recip ID	Recipient Name and Address
db	+ Melanie S Chavez-Parham, 4702 Meadowview Avenue, North Bergen, NJ 07047-2956
520560673	+ Drbank/Upst, P.O. Box 1503, San Carlos, CA 94070-7503
520560674	+ Hackensack Meridian Health Palisades Medical, 7600 River Rd, North Bergen, NJ 07047-6217
520560677	++ LENDINGPOINT LLC, 1201 ROBERTS BLVD, STE 200, KENNESAW GA 30144-3612 address filed with court:, Lending Pt, 1701 Barrett Lake Blvd, Kennesaw, GA 30144
520560679	+ Tab Bank/Nc, 175 W Jackson Blvd, Chicago, IL 60604-2615
520560681	+ Whitney S Chavez Parham & Rolando Chavez Zela, 4702 Meadowview Avenue, North Bergen, NJ 07047-2956

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: fitz2law@gmail.com	Feb 24 2025 21:07:00	Nicholas Fitzgerald, Fitzgerald & Associates, Attorneys At La, 649 Newark Avenue, Jersey City, NJ 07306
tr	Email/Text: BNC@magtrustee.com	Feb 24 2025 21:10:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 24 2025 21:09:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 24 2025 21:09:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520560668	EDI: TSYS2	Feb 25 2025 01:47:00	Barclays Old Navy, PO Box 13337, Philadelphia, PA 19101-3337
520560669	+ EDI: TSYS2	Feb 25 2025 01:47:00	Brclyoldnavy, P.O. Box 8803, Wilmington, DE 19899-8803
520560670	+ EDI: CAPITALONE.COM	Feb 25 2025 01:47:00	Cap1/Wmt, Po Box 31293, Salt Lake City, UT 84131-0293
520560670	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2025 21:33:00	Cap1/Wmt, Po Box 31293, Salt Lake City, UT 84131-0293
520560671	+ EDI: CAPITALONE.COM	Feb 25 2025 01:47:00	Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017
520560671	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2025 21:33:30	Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017
520560672	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 24 2025 21:09:00	Deptednelnet, 3015 Parker Rd, Aurora, CO 80014-2904
520560675	+ Email/Text: HUMCBankruptcy@hmhn.org	Feb 24 2025 21:09:00	Hackensack University Medical Center, 30 Prospect Avenue, Hackensack, NJ 07601-1915
520560676	+ EDI: JPMORGANCHASE		

District/off: 0312-2

User: admin

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Date Rcvd: Feb 24, 2025

Form ID: 309I

Total Noticed: 19

		Feb 25 2025 01:47:00	Jpmcb Card, 800 Brooksedge Blvd, Westerville, OH 43081-2822
520560676	+ Email/PDF: ais.chase.ebn@aisinfo.com		
		Feb 24 2025 21:33:30	Jpmcb Card, 800 Brooksedge Blvd, Westerville, OH 43081-2822
520560678	Email/Text: camanagement@mtb.com		
		Feb 24 2025 21:09:00	M & T Bank, Pob 767 8, Buffalo, NY 14240
520560680	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Feb 24 2025 21:09:00	Toyota Mtr, 111 W 22nd St, Oakbrook, IL 60521

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2025

Signature: /s/Gustava Winters